

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Nebraska

In re **Mark T Lund,**
Chrisann M Nigrin

Debtors

Case No. **10-80444**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	459,247.00		
B - Personal Property	Yes	7	135,141.89		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		496,890.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		37,246.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		222,548.79	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	3			5,034.19
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,796.17
Total Number of Sheets of ALL Schedules		36			
Total Assets			594,388.89		
Total Liabilities				756,684.79	

United States Bankruptcy Court
District of Nebraska

In re **Mark T Lund,**
Chrisann M Nigrin

Debtors

Case No. **10-80444**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Mark T Lund,
Chrisann M Nigrin**Case No. **10-80444**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Debtors' Personal Residence 3107 N. 58th Street Omaha, NE 68104 Douglas County 2009 Assessed Property Valuation lists at \$102,100.00	Fee simple	J	102,100.00	107,132.00
Business Property 6111-6113 Maple Street Omaha, NE 68104 Debtors state the value of the properties are \$350,000.00. Douglas County 2009 Assessed Property Value lists at: (1) 6111 Maple Street, \$114,900; and (2) 6113 Maple Street, \$60,200 (\$175,100.00 total). Property is also subject to Tax Liens of the Nebraska Department of revenue in amounts of \$944 and \$3,804 and judgment lien of Schaffer Electric of \$7,025	Fee simple	J	350,000.00	280,000.00
Vacant Lot Legal: Township 2 South, Range 3 West, Section 18, Magdalena, Socorro County, New Mexico. Socorro County Assessed Property Valuation lists at \$6,948.00		J	6,847.00	0.00
Vacant lot 2808 N. 41st Street, Omaha, Douglas County, Nebraska Douglas County 2009 Assessed Property Valuation lists at \$300.00 Property is also subject to Tax Liens of the Nebraska Department of revenue in amounts of \$944 and \$3,804 and judgment lien of Schaffer Electric of \$7,025	Fee simple	J	300.00	0.00

Sub-Total > **459,247.00** (Total of this page)Total > **459,247.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Mark T Lund,
Chrisann M Nigrin**Case No. **10-80444**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand as of 02/19/10	J	94.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Individual Checking Account 6629 Security National Bank Balance as of 02/19/10	H	19.36
		Individual Checking Account 2003 Wells Fargo Bank Balance of 02/19/10	W	12.22
		Individual Savings Account 3412 Omaha Federal Credit Union Balance as of 02/19/10	W	58.32
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		All household goods, furnishings and electronics Location: 3107 N. 58th Street, Omaha NE 68104	J	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		All books, pictures, artwork, CDs, DVDs, collectibles Location: 3107 N. 58th Street, Omaha NE 68104	J	200.00
6. Wearing apparel.		All clothing Location: 3107 N. 58th Street, Omaha NE 68104	J	100.00
7. Furs and jewelry.		Miscellaneous costume jewelry Location: 3107 N. 58th Street, Omaha NE 68104	J	50.00
		Wedding rings: Replacement costs estimated at \$1,200 Location: 3107 N. 58th Street, Omaha NE 68104	J	600.00
8. Firearms and sports, photographic, and other hobby equipment.		Bicycles and cameras Location: 3107 N. 58th Street, Omaha NE 68104	J	150.00
Sub-Total > (Total of this page)				2,283.90

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance policies through Wife's employer. No cash value	W	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) through employment with Omaha World-Herald Value as of 2/17/10 401(k) loan approximate balance as of 2/17/10: \$20,493.26	J	94,458.96
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		50 Shares of stock in Omaha World-Herald Purchased through Employee Stock Ownership Plan Share price as of 2/19/10 approximately \$74.34 per share Shares are subject to restrictions sale.	W	3,717.00
		Future interest in 30 shares of Omaha World-Herald Stock. Purchased through Employee Stock Ownership Program. See Attachment A for computation of future interest in stock. Shares are subject to restrictions on sale.	W	1,405.03
		Mia's Bongo Room Inc. Nebraska Domestic Corporation Currently inactive status Elected Subchapter S Husband owned 100% of outstanding and issued shares See Attachment A for Calculation of Market Value	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			

Sub-Total > **99,580.99**
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Mark T Lund,
Chrisann M Nigrin**Case No. **10-80444**

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Debtors state that they anticipate receiving tax refunds in the following amounts: 2007 Federal -- \$10,779 2008 Federal -- \$6,975 2009 Federal -- \$4,701 2007 State -- \$3,151 2008 State -- \$2,798 2009 State -- \$2,918 Of which \$0 is Earned Income Tax Credit Debtors anticipate that the IRS and Nebraska Department of Revenue will intercept payments for refunds to the extent necessary to pay outstanding priority tax debts	J	31,322.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Sub-Total > **31,322.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Pontiac Grand Am SE VIN 1G2NE55D8SC747545 Value listed per KBB.COM, private party value, fair condition, 129,000 miles Wife drives vehicle to and from work Location: 3107 N. 58th Street, Omaha NE 68104	J	660.00
		1937 Chevrolet Pick-up VIN K941646 fair condition, nothing special, 257,000 miles value is based on Debtors' estimates Husband drives vehicle to and from work Location: 3107 N. 58th Street, Omaha NE 68104	J	1,200.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Miscellaneous beads and related materials for assembly of costume jewelry intended for re-sale by Wife for additional income. No inventory for the endeavor and no priro sales of products before filing date.	J	95.00
30. Inventory.	X			
31. Animals.		Cat and gold fish. Family pets with no market value	J	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **1,955.00**
(Total of this page)
Total > **135,141.89**

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Mark T Lund**
Chrisann M Nigrin

Case No. **10-80444**

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Attachment A

1. Computation of Future Interest In World-Herald Stock

Wife is purchasing 30 shares of World-Herald stock through her employer's Employee Stock Ownership Program. The stock is being purchased pursuant to a Subscription Agreement dated as of July 20, 2009, requiring 24 installment payments, payable through wage deductions of \$91.84 per pay period. Ownership of the stock will not vest in Wife until all installments are paid in full with the wage deduction on June 18, 2010. Wife estimates that 15 of 24 payments (63%) have been made as of the filing date. Accordingly, Debtors estimates her future interest in the stock on the filing date at 63% of the value of the total number of shares (30) times the share price on the filing date (\$74.34).

$30 \times \$74.34 = \$2,230.20$ (Value of all shares as of the filing date)

63% of \$2,230.20 = \$1,405.03 (Estimated Market Value of Future Interest in Stock).

2. Computation of Interest in Mia's Bongo Room Inc.

The Corporation was formed by Husband to own and operate a restaurant, Mia's Bongo Room, located at 6113 Maple Street, Omaha, Nebraska. The restaurant discontinued operations in approximately June of 2009, and the corporation is currently in inactive status with no other business operations or sources of revenue and no current inventory or accounts receivable. The Corporation has an interest in certain personal property items listed below, the value of which is offset by the Corporation's outstanding liabilities, which are also listed below. Accordingly, Debtors assert that their interests in the Corporation have no present market value. Debtors further note that items marked "*" below are located at Debtors' personal residence, and the balance of such property is located at 6113 Maple Street, Omaha, Nebraska, which has been seized by Debtors' secured lender, Great Southern Bank ("Lender"), and is no longer accessible to Debtors.

Asset	Estimated Value
Sysco cold prep table	\$1,000
Sysco 3-door freezer	\$500
Hockenbergs steam table	\$700
*Ice machine	\$2,500
Hood system	\$3,500
*Intelligentsia coffee brewer	\$1,000
*Coffee grinder	\$600
Wolff brand stove	\$400
Other range/stove	\$600
*Conveyer toaster	\$250

Refrigerated table	\$350
Glass door refrigerated table	\$200
Hobart mixer	\$300
Soup cooker	\$300
Stainless steel tables (3)	\$300
Black refrigerator	\$150
*Cash register	\$50
Antique black safe	\$500
Dining Room tables (15)	\$450
Salamander	\$75
Total	\$13,725

Creditor	Debt Amount
Internal Revenue Service	\$32,498
State of Nebraska Department of Rev.	\$944
State of Nebraska Department of Rev.	\$3,804.00
Schaffer Electric Inc.	\$7,365.54
ADT Security Services	\$1,959.90
Bank of America	\$12,055.87
Benson Printing & Copy	\$75.00
Dale's Trash Service, Inc.	\$640.00
Greater Omaha Refrigeration	\$1,274.50
Grunwald Mechanical Contractor	\$337.20
Omaha Magazine, LTD	\$150.00
Omaha World-Herald	\$800.00
Pegler Sysco Food Services, Co.	\$2,618.37
Republic National Distributing Co.	\$1,922.15

Rybin Plumbing & Heating Co.	\$191.78
Sam's Club	\$585.47
Security National Bank	\$333.29
Total	\$67,555.07

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)
☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Debtors' Personal Residence 3107 N. 58th Street Omaha, NE 68104 Douglas County 2009 Assessed Property Valuation lists at \$102,100.00	Neb. Rev. Stat. §§ 40-101 - 40-118	60,000.00	102,100.00
Vacant lot 2808 N. 41st Street, Omaha, Douglas County, Nebraska Douglas County 2009 Assessed Property Valuation lists at \$300.00 Property is also subject to Tax Liens of the Nebraska Department of revenue in amounts of \$944 and \$3,804 and judgment lien of Schaffer Electric of \$7,025	Neb. Rev. Stat. § 25-1552	300.00	300.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Individual Checking Account 6629 Security National Bank Balance as of 02/19/10	Neb. Rev. Stat. § 25-1552	19.36	19.36
Individual Checking Account 2003 Wells Fargo Bank Balance of 02/19/10	Neb. Rev. Stat. § 25-1552	12.22	12.22
Individual Savings Account 3412 Omaha Federal Credit Union Balance as of 02/19/10	Neb. Rev. Stat. § 25-1552	58.32	58.32
Household Goods and Furnishings All household goods, furnishings and electronics Location: 3107 N. 58th Street, Omaha NE 68104	Neb. Rev. Stat. § 25-1556 (3)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectibles All books, pictures, artwork, CDs, DVDs, collectibles Location: 3107 N. 58th Street, Omaha NE 68104	Neb. Rev. Stat. § 25-1552	200.00	200.00
Wearing Apparel All clothing Location: 3107 N. 58th Street, Omaha NE 68104	Neb. Rev. Stat. § 25-1556(2)	100.00	100.00
Furs and Jewelry Miscellaneous costume jewelry Location: 3107 N. 58th Street, Omaha NE 68104	Neb. Rev. Stat. § 25-1552	50.00	50.00
Wedding rings: Replacement costs estimated at \$1,200 Location: 3107 N. 58th Street, Omaha NE 68104	Neb. Rev. Stat. § 25-1556(1)	500.00	600.00

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Bicycles and cameras	Neb. Rev. Stat. § 25-1552	150.00	150.00
Location: 3107 N. 58th Street, Omaha NE 68104			
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
401(k) through employment with Omaha World-Herald	Neb. Rev. Stat. § 25-1563.01	94,458.96	94,458.96
Value as of 2/17/10			
401(k) loan approximate balance as of 2/17/10: \$20,493.26			
<u>Stock and Interests in Businesses</u>			
50 Shares of stock in Omaha World-Herald	Neb. Rev. Stat. § 25-1552	3,717.00	3,717.00
Purchased through Employee Stock Ownership Plan			
Share price as of 2/19/10 approximately \$74.34 per share			
Shares are subject to restrictions sale.			
Future interest in 30 shares of Omaha World-Herald Stock.	Neb. Rev. Stat. § 25-1552	493.10	1,405.03
Purchased through Employee Stock Ownership Program.			
See Attachment A for computation of future interest in stock.			
Shares are subject to restrictions on sale.			
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1995 Pontiac Grand Am SE	Neb. Rev. Stat. § 25-1556(4)	660.00	660.00
VIN 1G2NE55D8SC747545			
Value listed per KBB.COM, private party value, fair condition, 129,000 miles			
Wife drives vehicle to and from work			
Location: 3107 N. 58th Street, Omaha NE 68104			
1937 Chevrolet Pick-up	Neb. Rev. Stat. § 25-1556(4)	1,200.00	1,200.00
VIN K941646			
fair condition, nothing special, 257,000 miles value is based on Debtors' estimates			
Husband drives vehicle to and from work			
Location: 3107 N. 58th Street, Omaha NE 68104			

Total: **162,918.96** **206,030.89**

B6D (Official Form 6D) (12/07)

In re **Mark T Lund,
Chrisann M Nigrin**Case No. **10-80444**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. Creditor #: 1 Delores J. Lund 3313 S. 107th Street Omaha, NE 68124		J	07/21/09 Promissory Note Business Property 6111-6113 Maple Street Omaha, NE 68104 Debtors state the value of the properties are \$350,000.00. Douglas County 2009 Assessed Property				150,000.00	0.00
Value \$			350,000.00					
Account No. Richard A. Drews, Esq. Taylor, Peters, & Drews Omaha Tower, Suite 640 2120 South 72nd Street Omaha, NE 68124			Additional Contact: Delores J. Lund				Notice Only	
Value \$								
Account No. Creditor #: 2 Great Southern Bank 1902 Harlan Drive Bellevue, NE 68005		X J	Commercial Property Mortgage Business Property 6111-6113 Maple Street Omaha, NE 68104 Debtors state the value of the properties are \$350,000.00. Douglas County 2009 Assessed Property Value lists at: (1) 6111 Maple Street,				130,000.00	0.00
Value \$			350,000.00					
Account No. Law Offices Fullenkamp, Doyle & Jobeun 11440 West Center Road Omaha, NE 68144-4482			Additional Contact: Great Southern Bank				Notice Only	
Value \$								
Subtotal (Total of this page)							280,000.00	0.00

2 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxx0805	X	J	08/19/2009	X	X	X	32,498.00	32,498.00
Creditor #: 3			Federal Tax Lien					
Internal Revenue Service			Tax lien filed against Mia's Bongo Room, Inc.					
PO Box 21126			Value \$ 0.00					
Philadelphia, PA 19114								
Account No. xxxxxx1361	J		08/20/2009	X	X	X	944.00	944.00
Creditor #: 4			Tax Lien					
Nebraska Department of Revenue			Debtors' Personal Residence & Vacant Lot & all Business Property Located in Douglas County, NE					
PO Box 98934			Value \$ 102,100.00					
Lincoln, NE 68509-8934								
Account No.			Additional Contact:				Notice Only	
Internal Revenue Service			STOP 5300					
1616 Capitol Ave.			Nebraska Department of Revenue					
Omaha, NE 68102			Value \$					
Account No.			Additional Contact:				Notice Only	
US Attorney's Office			1620 Dodge St. #1400					
Omaha, NE 68102			Nebraska Department of Revenue					
Value \$								
Account No. xxxxxx8761	J		06/30/2009	X	X	X	3,804.00	0.00
Creditor #: 5			Tax Lien					
Nebraska Department of Revenue			Debtors' Personal Residence & Vacant Lot & all Business Property Located in Douglas County, NE					
PO Box 98934			Value \$ 102,100.00					
Lincoln, NE 68509-8934								
Subtotal							37,246.00	33,442.00
(Total of this page)								

Sheet **1** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx8REV	J		Opened 11/01/99 Last Active 1/28/10				3,518.00	Unknown
Creditor #: 6 Nebraska Furniture Mart Attn: Legal Dept 700 S 72nd Street Omaha, NE 68103			Floor coverings and miscellaneous items purchased for business property					
			Value \$ Unknown					
Account No. CI 09 0004330			Additional Contact: Nebraska Furniture Mart				Notice Only	
Jennifer J. Taylor, Attorney 8712 W. Dodge Road, Suite 400 Omaha, NE 68114								
			Value \$					
Account No.	X J		8/11/09					
Creditor #: 7 Schaefer Electric, Inc. 2927 N. 84th Street Omaha, NE 68134			Judgment Lien					
			Debtors' Personal Residence & Vacant Lot & all Business Property Located in Douglas County, NE					
			Value \$ 102,100.00				7,025.00	4,088.00
Account No. xxxxxxxxx8925	J		Opened 3/01/05 Last Active 12/31/09 Mortgage. Debtors are in arrears but intend to come current postpetition Debtors' Personal Residence 3107 N. 58th Street Omaha, NE 68104 Douglas County 2009 Assessed Property Valuation lists at \$102,100.00				95,359.00	0.00
Creditor #: 8 TierOne Bank 1235 N Street Lincoln, NE 68508								
			Value \$ 102,100.00					
Account No. xxxxxxxxx8926	J		Opened 3/01/05 Last Active 9/09/09					
Creditor #: 9 Tierone Bank 1235 N St Lincoln, NE 68508			ConventionalRealEstateMortgage					
			Value \$ Unknown					
Subtotal							179,644.00	4,088.00
(Total of this page)								
Total							496,890.00	37,530.00
(Report on Summary of Schedules)								

Sheet 2 of 2 continuation sheets attached to

Schedule of Creditors Holding Secured Claims

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**Case No. **10-80444**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E R O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Creditor #: 1 Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	X	H	Trust Fund Recovery Penalty	X	X	X	32,498.00	16,249.00
Account No. Creditor #: 2 Nebraska Department of Revenue Attn: Bankruptcy Unit Po Box 94818 Lincoln, NE 68509-4818	X	J	10/08 through 12/08 Trust Fund Recovery Penalty	X	X	X	944.00	472.00
Account No. Creditor #: 3 Nebraska Department of Revenue Attn: Bankruptcy Unit Po Box 94818 Lincoln, NE 68509-4818	X	J	11/08 through 1/09 Sales tax	X	X	X	3,804.00	0.00
Account No.								
Account No.								
Subtotal								16,721.00
(Total of this page)							37,246.00	20,525.00
Total								16,721.00
(Report on Summary of Schedules)							37,246.00	20,525.00

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Mark T Lund,
Chrisann M Nigrin**Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Creditor #: 1 ADT Security Services, Inc. PO Box 551200 Jacksonville, FL 32255	X	J	Business Debt - Mia's Bongo Room	X	X	1,959.90
Account No. 197834-536 Euler Hermes UMA 600 South 7th Street Louisville, KY 40201-1672			Additional Contact: ADT Security Services, Inc.			Notice Only
Account No. xxxxxx8450 Creditor #: 2 Alegent Health (Immanuel) Immanuel Medical Center 2301 N 117th Ave Suite 100 Omaha, NE 68164-3483		J	10/20/09 Medical			858.87
Account No. xxxx4695 Creditor #: 3 Alegent Health Immanuel Med Center 8901 Dodge Street Omaha, NE 68114		J	11/07/09 Medical			331.82
Subtotal (Total of this page)						3,150.59

12 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 4339 Creditor #: 4 Bank Of America PO Box 981814 El Paso, TX 79998-1814		H	Opened 4/01/03 Last Active 11/03/07 CreditCard			11,506.00
Account No. YE2226 Financial Recovery Services, Inc PO Box 385908 Minneapolis, MN 55438-5908			Additional Contact: Bank Of America			Notice Only
Account No. 5864 Creditor #: 5 Bank Of America PO Box 17054 Wilmington, DE 19850		J	Opened 3/21/89 Last Active 6/01/07 CreditLine			Unknown
Account No. 5231 Creditor #: 6 Bank of America FIA Card Services PO Box 17295 Wilmington, DE 19850-7295		X J	Business Debt - Mia's Bongo Room			Unknown
Account No. 4262 Creditor #: 7 Bank of America PO Box 15026 Wilmington, DE 19850-5026		J	Credit Card			Unknown
Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 11,506.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 3004	X	J	Business Debt - Mia's Bongo Room	X	X	X	12,055.87
Creditor #: 8 Bank of America PO Box 15184 Wilmington, DE 19850-5184							
Account No. 7701796			Additional Contact: Bank of America				Notice Only
Law Offices of Weltman, Weinberg & Reis 175 S. 3rd Street, Suite 900 Columbus, OH 43215-5166							
Account No. 4334		J	Credit Card				Unknown
Creditor #: 9 Bank of America PO Box 981814 El Paso, TX 79998-1814							
Account No.	X	J	Business Debt - Mia's Bongo Room	X		X	75.00
Creditor #: 10 Benson Printing & Copy 6102 Maple Street Omaha, NE 68104							
Account No. xxxxxxxxxxxxxx1633		J	Opened 7/01/08 CollectionAttorney Maryland National Bank N.A.				33,020.00
Creditor #: 11 Cach LLC Attention: Bankruptcy Department 4340 South Monaco St. 2nd Floor Denver, CO 80237							
Sheet no. 2 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			45,150.87

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxx7005 Creditor #: 12 Chase PO Box 15298 Wilmington, DE 19850		J	Opened 10/01/03 Last Active 12/02/08 CreditCard			33,112.00
Account No. xxxxxxxx3899 Creditor #: 13 Citibank SD, NA/ Shell PO Box 6500 Sioux Falls, SD 57117		J	Opened 9/01/06 Last Active 1/20/10 CreditCard			269.00
Account No. 1528 Creditor #: 14 Dale's Trash Service, Inc. 19212 Military Road Bennington, NE 68007		X J	Business Debt - Mia's Bongo Room	X	X	640.00
Account No. xxxxxxxx6927 Creditor #: 15 Discover Financial Services LLC PO Box 15316 Wilmington, DE 19850		J	Opened 8/01/88 Last Active 5/05/09 CreditCard			17,064.00
Account No. Creditor #: 16 Fannie Mae PO Box 650043 Dallas, TX 75265		J	08/13/09 Cancellation of Debt - 2820 N. 41st Street, Omaha, NE			65,618.22
Sheet no. 3 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 116,703.22

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx1222 Creditor #: 17 GEMB/Cost Plus World Market PO Box 981439 El Paso, TX 79998		H	Opened 5/10/07 Last Active 11/06/07 ChargeAccount				246.63
Account No. 42760187 Arrow Financial Services LLC 5996 W Touhy Ave. Niles, IL 60714			Additional Contact: GEMB/Cost Plus World Market				Notice Only
Account No. 3115 Creditor #: 18 GEMB/Lowes PC PO Box 981416 El Paso, TX 79998		J	Opened 8/05/07 Last Active 11/24/08 CheckCreditOrLineOfCredit				11,824.00
Account No. 049101676 Capital Management Services, LP 726 Exchange Street, Suite 700 Buffalo, NY 14210			Additional Contact: GEMB/Lowes PC				Notice Only
Account No. 3115 LVNV Funding LLC PO Box 740281 Houston, TX 77274			Additional Contact: GEMB/Lowes PC				Notice Only
Sheet no. 4 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							12,070.63

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Resurgent Capital Services LP 5440 N. Cumberland Ave, Suite 300 Chicago, IL 60611			Additional Contact: GEMB/Lowes PC			Notice Only
Account No. CI 09 0027850						
Sara E. Miller, Attorney 4885 S. 118th Street, Suite 100 Omaha, NE 68137			Additional Contact: GEMB/Lowes PC			Notice Only
Account No. xxxxxxxxxxxx4294			Opened 5/01/04 Last Active 11/06/08 ChargeAccount			
Creditor #: 19 GEMB/Sams Club Attention: Bankruptcy Department PO Box 105968 Atlanta, GA 30353		H				1,641.00
Account No. GEC1035036						
Professional Bureau of Collections, Inc. PO Box 628 Elk Grove, CA 95759-0628			Additional Contact: GEMB/Sams Club			Notice Only
Account No. xxxx-3604			Medical			
Creditor #: 20 Goldner Cooper Cotton Sundell Frankel 8901 West Dodge Rd Ste 210 Omaha, NE 68114		J				331.82
Sheet no. 5 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,972.82

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. x3312 Creditor #: 21 Greater Omaha Refrigeration 3313 North 88th Plaza Omaha, NE 68134	X	J	Business Debt - Mia's Bongo Room	X		X	1,274.50
Account No. MIABON Creditor #: 22 Grunwald Mechanical Contractor PO Box 24467 Omaha, NE 68124	X	J	Business Debt - Mia's Bongo Room	X		X	337.20
Account No. 1108 Creditor #: 23 Lowe's Project Card PO Box 981064 El Paso, TX 79998-1064		J	Credit Card				7,583.00
Account No. 9248738 J.C. Christensen and Associates Inc. PO Box 519 Sauk Rapids, MN 56379			Additional Contact: Lowe's Project Card				Notice Only
Account No. LVNV Funding LLC PO Box 740281 Houston, TX 77274			Additional Contact: Lowe's Project Card				Notice Only
Sheet no. 6 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							9,194.70

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1496568							Notice Only
Niagara Credit Solutions, Inc. 420 Lawrence Bell Drive, Ste 2 Williamsville, NY 14221-7820			Additional Contact: Lowe's Project Card				
Account No. 1919							1,603.59
Creditor #: 24 Lowes / MBGA Attention: Bankruptcy Department PO Box 103104 Roswell, GA 30076		H	Opened 2/19/07 Last Active 8/15/07 ChargeAccount				
Account No.							Notice Only
LVNV Funding LLC PO Box 740281 Houston, TX 77274			Additional Contact: Lowes / MBGA				
Account No. 346700864							Notice Only
NCO Financial Systems, Inc 507 Prudential Road Horsham, PA 19044			Additional Contact: Lowes / MBGA				
Account No. xxxxxxxx4920							423.00
Creditor #: 25 Macys/FDSB Macy's Bankruptcy PO Box 8053 Mason, OH 45040		H	Opened 5/01/04 Last Active 10/07/06 ChargeAccount				
Sheet no. 7 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							2,026.59

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. F31898439						Notice Only
Northland Group, Inc. 7831 Glenroy Road, Suite 350 Edina, MN 55439-3108			Additional Contact: Macys/FDSB			
Account No. x6619			Business Debt - Mia's Bongo Room	X	X	150.00
Creditor #: 26 Omaha Magazine, LTD PO Box 461208 Papillion, NE 68046-1208	X	J				
Account No. xx4503			Business Debt - Mia's Bongo Room	X	X	800.00
Creditor #: 27 Omaha World Herald 1314 Douglas St Ste 650 Omaha, NE 68102	X	J				
Account No.			Lawsuit - Business Debt - Mia's Bongo Room			2,618.37
Creditor #: 28 Pegler Sysco Food Services, Co. 1700 Center Park Road Lincoln, NE 68512	X	J				
Account No. CI 10 0002238			Additional Contact: Pegler Sysco Food Services, Co.			Notice Only
Dennis P. Lee, Attorney PO Box 45947 Omaha, NE 68145						
Sheet no. 8 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,568.37

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 09-01020-1							Notice Only
Lee Law Offices, PC, LLO 4610 S. 133rd Street, Suite 103 Omaha, NE 68137			Additional Contact: Pegler Sysco Food Services, Co.				
Account No. 2955			Business Debt - Mia's Bongo Room				1,922.15
Creditor #: 29 Republic Natl Distributing Co - Eagle 4320 S. 94th Street Omaha, NE 68127		X J					
Account No.							Notice Only
Allied National Inc. 440 Regency Pkwy., Suite 134 Omaha, NE 68114			Additional Contact: Republic Natl Distributing Co - Eagle				
Account No. 3067			Business Debt - Mia's Bongo Room				293.00
Creditor #: 30 Republic Natl Distributing Co - Falcon 4444 S. 94th Street Omaha, NE 68127		X J					
Account No. xxxxxxx6410			Opened 9/03/97 Last Active 7/16/04 ChargeAccount				0.00
Creditor #: 31 RNB / Marshall Fields PO Box 9475 Minneapolis, MN 55440		J					
Sheet no. 9 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							2,215.15

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 81816351-13 Plaza Associates PO Box 18008 Hauppauge, NY 11788			Additional Contact: RNB / Marshall Fields				Notice Only
Account No. Creditor #: 32 Rybin Plumbing & Heating Co. 1822 Vinton Street Omaha, NE 68108	X	J	Business Debt - Mia's Bongo Room	X		X	191.78
Account No. Creditor #: 33 Sam's Club PO Box 10306 Roswell, GA 30076		J	Business Debt NSF Check				585.47
Account No. 37091713720524 TRS Recovery Services 5251 Westheimer Houston, TX 77056			Additional Contact: Sam's Club				Notice Only
Account No. Creditor #: 34 Schaefer Electric, Inc. 2927 N. 84th Street Omaha, NE 68134	X	J	Lawsuit - Business Debt - Mia's Bongo Room				7,365.54
Sheet no. 10 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;">Subtotal (Total of this page)</div>							8,142.79

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. CI 09 0009319							Notice Only	
Daniel L. Johnson, Attorney Seville Square II 14710 W. Dodge Road, Ste. 205 Omaha, NE 68154								Additional Contact: Schaefer Electric, Inc.
Account No.	X	J	Business Debt - Mia's Bongo Room				333.29	
Creditor #: 35 Security National Bank PO Box 31400 Omaha, NE 68131								
Account No.							Notice Only	
Accredited Collection Services Inc PO Box 27238 Omaha, NE 68127								Additional Contact: Security National Bank
Account No. LUNDMARK	X	J	Business Debt - Mia's Bongo Room				1,344.77	
Creditor #: 36 SOS Heating, Cooling & Electrical 8314 Maple Street Omaha, NE 68134								
Account No. 73222-0023954344							Notice Only	
Transworld Systems, Inc Collection Agency 5799 Broadmoor St #312 Mission, KS 66202								Additional Contact: SOS Heating, Cooling & Electrical
Sheet no. <u>11</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	1,678.06

B6F (Official Form 6F) (12/07) - Cont.

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxxxx3845 Creditor #: 37 Victoria's Secret PO Box 182124 Columbus, OH 43218		J	Opened 5/01/04 Last Active 9/12/09 ChargeAccount				134.00
Account No. xxxxxxxxxxxxxx0001 Creditor #: 38 Wells Fargo PO Box 60510 Los Angeles, CA 90060		J	Opened 1/01/04 Last Active 2/01/10 CheckCreditOrLineOfCredit				4,836.00
Account No. xxxxxxxxxxxxxx0001 Creditor #: 39 Wells Fargo PO Box 60510 Los Angeles, CA 90060		J	Opened 8/01/96 Last Active 2/01/10 CheckCreditOrLineOfCredit				199.00
Account No.							
Account No.							
Sheet no. <u>12</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							5,169.00
(Report on Summary of Schedules)							Total 222,548.79

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **Mark T Lund,
Chrisann M Nigrin**Case No. **10-80444**

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Omaha Magazine, LTD PO Box 461208 Papillion, NE 68046-1208
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Benson Printing & Copy 6102 Maple Street Omaha, NE 68104
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Security National Bank PO Box 31400 Omaha, NE 68131
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Bank of America FIA Card Services PO Box 17295 Wilmington, DE 19850-7295
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Bank of America PO Box 15184 Wilmington, DE 19850-5184
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	SOS Heating, Cooling & Electrical 8314 Maple Street Omaha, NE 68134
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Dale's Trash Service, Inc. 19212 Military Road Bennington, NE 68007
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Greater Omaha Refrigeration 3313 North 88th Plaza Omaha, NE 68134
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Republic Natl Distributing Co - Eagle 4320 S. 94th Street Omaha, NE 68127
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Grunwald Mechanical Contractor PO Box 24467 Omaha, NE 68124
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Rybin Plumbing & Heating Co. 1822 Vinton Street Omaha, NE 68108

In re **Mark T Lund,
Chrisann M Nigrin**

Case No. **10-80444**

Debtors

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Omaha World Herald 1314 Douglas St Ste 650 Omaha, NE 68102
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	ADT Security Services, Inc. PO Box 551200 Jacksonville, FL 32255
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Pegler Sysco Food Services, Co. 1700 Center Park Road Lincoln, NE 68512
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Republic Natl Distributing Co - Falcon 4444 S. 94th Street Omaha, NE 68127
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Great Southern Bank 1902 Harlan Drive Bellevue, NE 68005
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Internal Revenue Service PO Box 21126 Philadelphia, PA 19114
Mia's Bongo Room 6113 Maple Street Omaha, NE 68104	Schaefer Electric, Inc. 2927 N. 84th Street Omaha, NE 68134
Mia's Bongo Room Inc. 3107 N. 58th Street Omaha, NE 68104-3448	Schaefer Electric, Inc. 2927 N. 84th Street Omaha, NE 68134
Mia's Bongo Room Inc. 3107 N. 58th St Omaha, NE 68104	Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114
Mia's Bongo Room Inc. 3107 N. 58th Omaha, NE 68104	Nebraska Department of Revenue Attn: Bankruptcy Unit Po Box 94818 Lincoln, NE 68509-4818
Mia's Bongo Room Inc. 3107 N. 58th Street Omaha, NE 68104	Nebraska Department of Revenue Attn: Bankruptcy Unit Po Box 94818 Lincoln, NE 68509-4818

B6I (Official Form 6I) (12/07)

In re **Mark T Lund**
Chrisann M NigrinCase No. **10-80444**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter	AGE(S): 7
Employment:*	DEBTOR	SPOUSE
Occupation	Bus Driver	Editor
Name of Employer	Metro Area Transit	Omaha World Herald
How long employed	4 months	32 years
Address of Employer	2222 Cuming Street Omaha, NE 68102	1314 Douglas St Ste 650 Omaha, NE 68102
*See Attachment for Additional Employment Information		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify)

See Detailed Income Attachment

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify):

Weight Watchers

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

1. Taxes calculated at 16% of gross wages

2. Wages and deductions are calculated based on averages for period 6 months prior to filing date.

3. Wages reported for Wife's employment by Weight Watchers is average net pay for period 6 months prior to filing date.

B6I (Official Form 6I) (12/07)

In re **Mark T Lund**
Chrisann M Nigrin

Case No. **10-80444**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Detailed Income Attachment

Other Payroll Deductions:

Exercise Room	\$ 4.98	\$ 0.00
Uniform	\$ 54.17	\$ 0.00
Pension (6.0% of Gross)	\$ 164.67	\$ 0.00
401(k) Loan	\$ 0.00	\$ 862.03
Life and Disability Insurance	\$ 0.00	\$ 48.57
Stock Purchase Plan	\$ 0.00	\$ 198.99
Parking	\$ 0.00	\$ 78.54
Total Other Payroll Deductions	\$ 223.82	\$ 1,188.13

B6I (Official Form 6I) (12/07)

In re **Mark T Lund**
Chrisann M Nigrin

Debtor(s)

Case No. **10-80444**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Attachment for Additional Employment Information

Spouse	
Occupation	Leader
Name of Employer	Weight Watchers
How long employed	23 1/2 years
Address of Employer	300 Jericho Quadrangle Suite 350 Jericho, NY 11753

- | | | | |
|--|---|--------------|----------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | | \$ | 882.00 |
| a. | Are real estate taxes included? | Yes <u>X</u> | No _____ |
| b. | Is property insurance included? | Yes <u>X</u> | No _____ |
| 2. Utilities: | a. Electricity and heating fuel | \$ | 450.00 |
| | b. Water and sewer | \$ | 50.00 |
| | c. Telephone | \$ | 45.00 |
| | d. Other See Detailed Expense Attachment | \$ | 215.00 |
| 3. | Home maintenance (repairs and upkeep) | \$ | 550.00 |
| 4. | Food | \$ | 700.00 |
| 5. | Clothing | \$ | 250.00 |
| 6. | Laundry and dry cleaning | \$ | 50.00 |
| 7. | Medical and dental expenses | \$ | 100.00 |
| 8. | Transportation (not including car payments) | \$ | 500.00 |
| 9. | Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | 150.00 |
| 10. | Charitable contributions | \$ | 50.00 |
| 11. | Insurance (not deducted from wages or included in home mortgage payments) | | |
| | a. Homeowner's or renter's | \$ | 0.00 |
| | b. Life | \$ | 0.00 |
| | c. Health | \$ | 0.00 |
| | d. Auto | \$ | 80.00 |
| | e. Other | \$ | 0.00 |
| 12. | Taxes (not deducted from wages or included in home mortgage payments)
(Specify) Vehicle Tax & Registration | \$ | 10.00 |
| 13. | Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | |
| | a. Auto | \$ | 0.00 |
| | b. Other | \$ | 0.00 |
| | c. Other | \$ | 0.00 |
| 14. | Alimony, maintenance, and support paid to others | \$ | 0.00 |
| 15. | Payments for support of additional dependents not living at your home | \$ | 0.00 |
| 16. | Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | 0.00 |
| 17. | Other See Detailed Expense Attachment | \$ | 714.17 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | \$ | 4,796.17 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | | | |
| <hr/> | | | |
| 20. STATEMENT OF MONTHLY NET INCOME | | | |
| a. | Average monthly income from Line 15 of Schedule I | \$ | 5,034.19 |
| b. | Average monthly expenses from Line 18 above | \$ | 4,796.17 |
| c. | Monthly net income (a. minus b.) | \$ | 238.02 |

B6J (Official Form 6J) (12/07)

In re **Mark T Lund**
Chrisann M Nigrin

Case No. **10-80444**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Cable	\$	70.00
Internet	\$	45.00
Cell Phone	\$	100.00
Total Other Utility Expenditures	\$	215.00

Other Expenditures:

Personal Hygiene	\$	90.00
School Lunches	\$	54.17
Day Care	\$	220.00
Child's Activities	\$	200.00
Unreimbursed Employer Expenses	\$	75.00
School Expenses	\$	75.00
Total Other Expenditures	\$	714.17

**United States Bankruptcy Court
District of Nebraska**

In re **Mark T Lund**
Chrisann M Nigrin

Debtor(s)

Case No. **10-80444**

Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **38** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **March 26, 2010**

Signature **/s/ Mark T Lund**

Mark T Lund

Debtor

Date **March 26, 2010**

Signature **/s/ Chrisann M Nigrin**

Chrisann M Nigrin

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court
District of Nebraska**

In re **Mark T Lund
Chrisann M Nigrin**

Debtor(s)

Case No. **10-80444**
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$6,612.45	2010 YTD gross wages -- Metro Area Transit
\$6,345.90	2010 YTD gross wages -- Omaha World-Herald
\$1,228.72	2010 YTD gross wages -- Weight Watchers
\$-1,433.00	2009 Income from Wages, salaries, tips, etc., (\$64,925) less loss from operation of business (-66,358) as reported on 2009 federal income tax return
\$-28,578.00	2008 Income from Wages, salaries, tips, etc., (\$55,449) less loss from operation of business (-84,027) as reported on 2008 federal income tax return

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$131.00	2009 Dividend income reported on 2009 federal tax return
\$7,077.00	2009 Capital gain reported on 2009 federal tax return
\$65,618.00	2009 Cancellation of debt reported on 2009 federal tax return
\$2,966.00	2008 dividend income reported on 2008 federal tax return
\$143,818.00	2008 capital gain reported on 2008 federal tax return

3. Payments to creditors

None
☒

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------	----------------------	-------------	-----------------------

None
☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None
☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None
☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Pioneer Publishing v. Mark Lund / SC 09 0000411	Small Claims - Unspecified	County Court of Douglas County, NE	Dismissed 05/08/2009
Sysco Lincoln AC v Mia's Bongo Room / CI 10 0002238	Contract - Unspecified	County Court of Douglas County, NE	Pending

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Schaefer Electric, Inc v. Mark T Lund / CI 09 0009319	Contract - Unspecified	County Court of Douglas County, NE	Judgment Entered / Debtor owes \$7,365.54
LVNV Funding LLC v Chrisann Nigrin / CI 09 0027850	Contract - Unspecified	County Court of Douglas County, NE	Pending
Nebraska Furniture Mart, Inc. v Nigrin / CI 09 0004330	Contract - Unspecified	County Court of Douglas County, NE	Judgment Entered / Co-Debtor owes \$3,051.90

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Nebraska Furniture Mart Attn: Legal Dept 700 S 72nd Street Omaha, NE 68103	11/17, 11/19, 12/2, 12/14 and 12/29, 2009, and 1/11, 1/22, 2/5 and 2/12 2010	Bank and wage garnishments in the aggregate amount of \$4448.26

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Tierone Bank 1235 N St Lincoln, NE 68508	Approximately 8/12/09	Trustee's sale of real estate located at 2820 N. 41st Street, Omaha, NE. 2009 assessed value \$66,400. Sale price as reported on Douglas County Treasurer's office websit, \$64,846.

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Turco Law Offices 2580 South 90th Street Omaha, NE 68124	2/16/10	\$3,500 less \$299 filing fee, less \$49 credit counseling, less \$30 credit report.
Kellogg & Plazer, P.C. 11725 Arbor Street Suite 240 Omaha, NE 68144	2/2009	\$150

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Push Partnership 6102 Binney Omaha, NE 68104 Third party	9/30/08	Vacant lot. Sale price \$30,000.00
U-Wrench It Auto Parts 6010 S. 60th Street Omaha, NE 68117 Third-party salvage company	January 25, 2010	1992 Buick Park Avenue, VIN 1G4CW53LXN1607938. Car was in poor condition and sold as salvage for \$230.
Farmers Mutual Insurance Omaha, NE Insurance Company	5/5/08	2004 Subaru Legacy Outback. Total collision damage, transferred to insurance company for payment of insurance proceeds \$17,477.28

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
----------------------------------	---------------------------	---

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Wells Fargo PO Box 6412 Carol Stream, IL 60197-6412	Individual Money Market Savings Account 9008. Final balance \$0	Account closed 10/30/09
Security National Bank P.O. Box 31400 Omaha, NE 68131	Joint checking account #6140 Final balance \$0	Closing balance \$0 on 7/17/09
Bank of the West 5901 Northwest Radial Highway Omaha, NE 68104	Business checking account 0623. Final balance \$0	Account closed 10/31/09

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	----------------------------	--

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Mark Goodall 6104 Maple Street Omaha, NE 68104	Metal sculpture valued at approximately \$500.	In business building at 6111 Maple Street, Omaha, NE 68104-0000.
Mia's Bongo Room Inc. 6113 Maple Street Omaha, NE 68104	Business personal property identified in Attachment A to Schedule B. Estimated value: \$4,400	Debtor's Residence

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18 . Nature, location and name of business

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Mia's Bongo Room Inc.	20-2870256	6113 Maple Street Omaha, NE 68104	Restaurant	3/9/2005 until 6/21/2009

None

- ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

- ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Mark Lund 3107 N. 58th Street Omaha, NE 68104	3/9/05 to present
Fuhrman, Smolsky & Furey, PC John Smolsky 9802 Nicholas Street, Suite 395 Omaha, NE 68114-2168	March 2010

None

- ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None

- ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME
Mark T Lund

ADDRESS
3107 N. 58th Street
Omaha, NE 68104

John Smolsky
9802 Nicholas Street, Suite 395
Omaha, NE 68114-2168

Fuhrman, Smolsky & Furey, PC

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE
President, Secretary and
Treasurer

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP
100%

Mark T Lund
3107 N. 58th Street
Omaha, NE 68104

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 26, 2010

Signature /s/ Mark T Lund
Mark T Lund
Debtor

Date March 26, 2010

Signature /s/ Chrisann M Nigrin
Chrisann M Nigrin
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

**United States Bankruptcy Court
District of Nebraska**

In re **Mark T Lund
Chrisann M Nigrin**

Debtor(s)

Case No. **10-80444**

Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Delores J. Lund	Describe Property Securing Debt: Business Property 6111-6113 Maple Street Omaha, NE 68104 Debtors state the value of the properties are \$350,000.00. Douglas County 2009 Assessed Property Value lists at: (1) 6111 Maple Street, \$114,900; and (2) 6113 Maple Street, \$60,20
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Great Southern Bank	Describe Property Securing Debt: Business Property 6111-6113 Maple Street Omaha, NE 68104 Debtors state the value of the properties are \$350,000.00. Douglas County 2009 Assessed Property Value lists at: (1) 6111 Maple Street, \$114,900; and (2) 6113 Maple Street, \$60,20
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 2

Property No. 3	
Creditor's Name: Nebraska Department of Revenue	Describe Property Securing Debt: Debtors' Personal Residence & Vacant Lot & all Business Property Located in Douglas County, NE
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make Direct Payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Nebraska Department of Revenue	Describe Property Securing Debt: Debtors' Personal Residence & Vacant Lot & all Business Property Located in Douglas County, NE
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make Direct Payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 5	
Creditor's Name: Nebraska Furniture Mart	Describe Property Securing Debt: Floor coverings and miscellaneous items purchased for business property
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 3

Property No. 6	
Creditor's Name: Schaefer Electric, Inc.	Describe Property Securing Debt: Debtors' Personal Residence & Vacant Lot & all Business Property Located in Douglas County, NE
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>avoid lien using 11 U.S.C. § 522(f)</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 7	
Creditor's Name: TierOne Bank	Describe Property Securing Debt: Debtors' Personal Residence 3107 N. 58th Street Omaha, NE 68104 Douglas County 2009 Assessed Property Valuation lists at \$102,100.00
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Make Direct Payments</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **March 26, 2010**

Signature **/s/ Mark T Lund**
Mark T Lund
Debtor

Date **March 26, 2010**

Signature **/s/ Chrisann M Nigrin**
Chrisann M Nigrin
Joint Debtor

United States Bankruptcy Court
District of Nebraska

In re **Mark T Lund**
Chrisann M Nigrin

Debtor(s)

Case No. **10-80444**
Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	3,122.00
Prior to the filing of this statement I have received	\$	3,122.00
Balance Due	\$	0.00

2. \$ **299.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
b. [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **March 26, 2010**

Eden T. Whitten 20812
John Turco Law Offices
2580 South 90th St.
Omaha, NE 68124
(402) 933-8600 Fax: (402) 934-2848
jturco@johnturcolaw.com

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,347,500 (\$336,900 in unsecured debts and \$1,010,650 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Mark T Lund

Debtor's Signature

March 26, 2010

Date

/s/ Chrisann M Nigrin

Joint Debtor's Signature

March 26, 2010

Date

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
District of Nebraska**

In re **Mark T Lund
Chrisann M Nigrin**

Debtor(s)

Case No. **10-80444**

Chapter **7**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Mark T Lund
Chrisann M Nigrin**

Printed Name(s) of Debtor(s)

Case No. (if known) **10-80444**

X **/s/ Mark T Lund**

Signature of Debtor

March 26, 2010

Date

X **/s/ Chrisann M Nigrin**

Signature of Joint Debtor (if any)

March 26, 2010

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.